

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION**

In re: CRYSTAL L LEARY

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Case No. 5:21-bk-00487

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/12/2021.
- 2) The plan was confirmed on 09/09/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/14/2022, 02/01/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 11/15/2021.
- 5) The case was dismissed on 05/02/2022.
- 6) Number of months from filing or conversion to last payment: 11.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 3,903.00	
Less amount refunded to debtor(s)	\$ 18.73	
NET RECEIPTS		\$ 3,884.27

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 286.91	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 286.91
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MARK J. CONWAY, ESQUIRE	Pri	0.00	NA	NA	3,113.00	0.00
CAPITAL ONE AUTO FINANCE	Uns	2,519.00	2,519.99	2,519.99	0.00	0.00
FNB PROPERTIES COMPANY, INC	Sec	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Uns	0.00	651.00	651.00	0.00	0.00
PORTNOFF LAW ASSOCIATES	Sec	16,118.11	16,118.11	16,118.11	258.24	0.00
MARINER FINANCE, LLC	Uns	4,833.00	4,885.47	4,885.47	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	427.15	427.15	427.15	0.00	0.00
AMERICAN INFOSOURCE	Uns	150.00	4,608.71	4,608.71	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,306.59	1,306.59	0.00	0.00
INTERCOASTAL FINANCIAL, LLC	Uns	0.00	662.72	662.72	0.00	0.00
PORTFOLIO RECOVERY	Uns	771.94	771.94	771.94	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	668.10	668.10	0.00	0.00
SCHUYLKILL COUNTY TAX CLAIM	Sec	4,025.08	4,094.37	4,094.37	65.60	0.00
ORWIGSBURG BOROUGH TAX	Sec	273.79	273.79	273.79	0.00	0.00
TAMAQUA BOROUGH TAX	Sec	783.71	783.71	783.71	0.00	0.00
STATEWIDE TAX RECOVERY	Sec	111.00	111.00	111.00	0.00	0.00
FNB PROPERTIES COMPANY, INC	Sec	20,015.55	20,015.55	10,019.11	160.52	0.00
BRIAN E MANNING, ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
AAA ANESTHESIA ASSOCIATES	Uns	200.79	NA	NA	0.00	0.00
CAINE & WEINER	Uns	235.00	NA	NA	0.00	0.00
COMCAST	Uns	1,760.07	NA	NA	0.00	0.00
COMENITY CAPITAL/BIG LOTS	Uns	950.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE	Uns	2,223.50	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	231.00	NA	NA	0.00	0.00
DGR MANAGEMENT, INC	Uns	75.00	NA	NA	0.00	0.00
EOS CCA	Uns	318.68	NA	NA	0.00	0.00
FROST-ARNETT COMPANY	Uns	1.00	NA	NA	0.00	0.00
GEISINGER	Uns	4,916.54	NA	NA	0.00	0.00
GEISINGER ST. LUKES	Uns	920.35	NA	NA	0.00	0.00
HRRG	Uns	711.00	NA	NA	0.00	0.00
INDIGO	Uns	300.00	NA	NA	0.00	0.00
FINGERHUT	Uns	400.00	NA	NA	0.00	0.00
LEHIGH VALLEY ANESTHESIA	Uns	146.81	NA	NA	0.00	0.00
LEHIGH VALLEY HEALTH	Uns	138.60	NA	NA	0.00	0.00
MIRAMED REVENUE GROUP, LLC	Uns	1.00	NA	NA	0.00	0.00
MOHAMMAD ASLAM MD	Uns	71.11	NA	NA	0.00	0.00
PAYLIANCE	Uns	65.00	NA	NA	0.00	0.00
PENN CREDIT	Uns	411.95	NA	NA	0.00	0.00
ST LUKES UNIVERSITY HEALTH	Uns	50.00	NA	NA	0.00	0.00
TAMAQUA BOROUGH	Uns	1,500.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 10,019.11	\$ 160.52	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 21,380.98	\$ 323.84	\$ 0.00
TOTAL SECURED:	\$ 31,400.09	\$ 484.36	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,313.00	\$ 3,113.00	\$ 0.00
TOTAL PRIORITY:	\$ 4,313.00	\$ 3,113.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 16,501.67	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 286.91	
Disbursements to Creditors	\$ 3,597.36	
TOTAL DISBURSEMENTS:		\$ 3,884.27

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/11/2022

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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